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For the Journal.

#### Deserted.

A meaning in the wind,
A chilling in the air,
A parting from the kind,
The True, the Good, the Fair.

A mem'ry in the heart, An impress on the soul, Each little in its part, Tremendous in the whole.

A yearning in the life,
A blank that naught can fill,
An inward, restless strife,
E'er uncontrolled by will.

An impulse to the good,
A trying none can see,
A stepping up to God,
Temptations strong to flee.

A struggling after truth, A failure here and there, A hopeless, reckless youth, A saviour in the Fair.

A faith pure and unshaken, A loving strong and deep, To heav'nly blue awakened Another's life to keep.

A moaning in the wind,
A chilling in the air,
A parting from the kind,
The True, the Good, the Fair.

#### The Philosophy of Teaching.

H. T. MORTON.

Instruction, in all the departments of Art and Science, presupposes an acquaintance with the subject-matter to be communicated, an accurate knowledge of the mind to be taught, and the best method of imparting truth, with reference to discipling and development.

ence to discipline and development.

The physician must be familiar, theoretically and practically, with the Anatomy and Physology of the human body, that he may intelligently prescribe a remedy in case of div

ease. He who should undertake this responsible office, without this knowledge, would be pronounced a charlatan.

The master of gymnastics should be well versed in Anatomy that he may successfully develop the muscular system, without serious damage to the nervous system.

The teacher, who will efficiently perform the functions of his high vocation, must be an adept in Anthropology, that is, in Anatomy, Physiology, Psychology, (including Ontology or Metaphysics, Ethics and Logic) Ethenology, and the ordinary studies that relate to the outer world. Added to these, there should be a practical skill in the development of the moral, intellectual, and physical powers.

Does this seem a wide range for the culture of teachers?

Lee him or her who presumes to enter this high calling, without the requisite knowledge and skill, know that failure is the certain result, and Charlatan will become their title.

A fitness for this most difficult of all vocations, cannot be acquired by the use of books or lectures. A personal experience, and daily careful observation in the school-room, under the direction of a master of Pedagogy, will gradually develop a tyro into a teacher.

There are certain inherent qualities requisite in a good teacher that are rarely found. These are humility, self-control, impartiality, firmness, justice, truthfulness in word and act, refinement, gentility, magnanimity, patience, and common sense.

The pedant is knowledge-proof, destitute of refinement, and, above all, of magnanimity and common sense, and, therefore, unfit for the work of instruction. His influence is blighting upon the moral and mental growth in children. He exaggerates his work, and calls his failure a success. He is his own standard of greatness, and strives to impress his conception of himself upon his pupils and patrons. He knows little, and that imperfectly; and, of the real nature and scope of his calling is entirely ignorant.

A practical acquaintance with the faculties of the mind, the order and means of their development, and a systematic application of the principles upon which right discipline depends are requisite qualifications in a good teacher. A false view of this teacher's work has degraded his vo-

A false view of this teacher's work has degraded his vocation from the highest to the lowest rank. Compare Socrates, Plato, and Aristotle, and the estimate in which they have ever been held, with the teacher (so-called) who presides over the average country school, at a salary of \$25 per month.

That the intellectual and moral growth of our people has not kept pace, with improvements in mechanics and, indeed, with the demands upon our nation, is due in a great degree to the character of those who presume to be the instructors of our youth.

The work to be done, in reforming the profession, correcting the existing deficiences, is an enormous one; but the obstacles must be overcome, however difficult the task. It cannot be accomplished by complaining and repining. Not only intellectual power, but fortitude and moral force are required for the task. The faith and courage of a Moses who became the Teacher of Egypt's bondsmen, are needed in those who would lead in this most glorious Exodus. All reformers have accomplished their task in the capacity of teachers; and their success depended upon their masterly knowledge of man.

Our Normal Schools are fortified outposts upon the enemice' frontier, and there are gathering in them, those who by dent of daily drill, are preparing to carry the war to the very gates of Babylon.

That we may be (the more thoroughly) prepared for this work, let us inquire into the character of our enemies, search out their strongholds, ascertain their strength, and and then clear out camp of spies and "tramps."

The name of our foes is Legion. 'Their leaders are Ignorance, Incolence, Superstition, Prejudice, Fogy, Presumption, Vanity, and the whole family of vices; and the spies, pass in under the specious garb of teacher, are named Pedant, Incompetence, Anti-progress, Dullard, Sluggard, etc. The "tramps" are those who wear our sword and shield as mercenaries, seeking pay for half-service or no-service, that they may buy a commission in the ranks of our enemies. "To see the nakedness of the land" have those spies come among us. They have stolen our watch-word "Excelsior," but do not comprehend its significance.

We must require rigid examinations, higher attainments, more "common sense," in our leaders especially, in those who essay to prescribe methods in our Journals of Education, Teachers' Associations, and Institutes.

We must look well to the movements of one of our most insidious foes. He is a rampant politician and now fills the horizon of America with his grand proportions. He is the Goliath of the political Philistines. "Economy" desires to take our youthful David in his relentless grasp, and give his careass to the birds and beasts. But David will lodge a boulder in his brainless shull, and show the harpies that are ready to prey upon his substance, that their champion is but a "man of straw."

Economy! Economy! Alas! Alas!! that thy sacred name and beauteous garb should ever have been so shamelessly assumed by this hideous, formless, incongruous mass of recking corruption. Let not this specious assumption of thy virtuous name redeem decaying Polities from the grave of eternal infamy.

TO BE CONTINUED.

#### Language Lessons.

Number.—To develop the idea of number, we resort to our previously mentioned device, of sending a pupil from the room, to whom the remaining pupils write sentences describing actions. First, let an act be performed by a single person; second by two or more. Suppose these sentences should occur among the number which the pupils produce: "The boy reads." "The boys read." The pupil who has been sent out, may be led to point out the part of the sentence which helped him to know that more than one read the second time. He may write the sentences so that the second will be under the first, word by word; then the comparison will lead him to observe the s in the plural form. Many sentences should be formed before anything new is taken up. The reading books, newspapers, and magazines may be examined, and a list of nouns, singular and plural, may be made. The conversation of every one may be subjected to notice for a few days, and notes may be made by the plural and singular nouns used. From an examination of this list it will be found that, most nouns form their plural by adding s to the singular.

their plural by adding s to the singular.

In this list will also be found such forms ss boxes, foxes, churches, bushes. These, when arranged in a list and carefully examined, will suggest the second rule: Nouns ending in s, sh, ch, x or z, form their plural by adding es to the singular. Such words as party, lady, etc., may suggest an additional rule. Many words which do not conform to these rules may well be taught by rote. From this class we select the following: Man, woman, child, tooth, foot, half, calf, wharf, knife, wife, sheep, roof, day, posey, muff, money, (moneys), penny, chief, valley, etc. It will be observed that the rules and definitions given embody the experience of the pupil.

the pupil.

Lists of nouns in the singular may be given and the plural form required; this exercise may be varied by giving plurals and requiring the singular. The teacher may use the list as a spelling lesson, pronouncing the singular, the

pupil spelling the plural. Teach this, that, these, those, by rote. Write such sentences as this: That man's son goes to this church, and let the pupil change to the plural, as follows: Those men's sons go to these churches. Repeat the exercises in sentence making before suggested.

Sentences can now consist of a greater variety and may be more complicated, e, g.,—went to the—and bought a nice little—for her to kind—. One small—saw her coming across the level—, where a herd of—were feeding; near by was a drove of—, and a bevy of—, These sentences must, of course, be made concerning familiar things, what would be suitable for a country school, would be unsuitable for one in the city.

It is next to impossible to give too many exercises in sentence making. The best part of language lessons consists

Gender.—Write sentences as before: "The child wrote a sentence," "The pupil read a verse." Give these sentences to the pupil who has been sent from the room.

Teacher.—Mary, read the sentences and answer this question: "Does the child who wrote a sentence sit upon the girl's side of the house or upon the boy's side?"

Mary.-I cannot tell.

Teacher.—Where does the pupil who read the verse sit?

Mary.—I cannot tell.

Teacher.—Try again. The sentences now read as follows:
John wrote, and, The girl read a verse. Which word helps
you to know upon which side of the house the reader sits?
Mary.—Girl.

Teacher.—What name do you give to the children sitting on the other side of the house?

Mary .- Boys.

Show that in many other cases another word or a different form is used to distinguish males from females, e, g., father, mother, son, daughter, brother, sister, uncle, aunt, husband, wife, man, woman, John, Jane, Charles. Caroline, Henry, Henrietta, heir, heiress, cock, hen, bull, cow, gander, go etc. Show that the names of inanimate objects present no such distinctions. Teach that he, his, and him denot males, and it and its denotes neither male nor female. Fill blanks as follows: The - and his - went to the The sailor spoke kindly to the — and told — a long —. The — found her — . The — is visiting his The — found her —. The —— is visiting his Has that —— learned her lesson well? Write up - is visiting his on the blackboard a list of nouns. In the attempt to class se by writing words of the same kind in columns will be found that there are four kinds of words four different columns. Names of Males, names ales, names of Neither, names of Either. repeated exercises in classifying nouns with respect to gen der, and exercises in making sentences containing the names of males, females, etc., the following definitions may be made by the children :

Definitions.—The Masculine gender denotes males.

The Feminine gender denotes females.

The Common gender denotes either male or female.

The Neuter gender denotes neither males nor females.

The teacher must define, gender, masculine, etc., so that the use of the technical terms may be familiar before the pupils attempt to frame a definition.

A fine exercise in sentence making is the following: The teacher performs a series of actions and requires a careful description of them, e, g,,- the teacher rises, steps two steps to the desk, takes a book with the left hand, looks at it, finds it is wrong side up, inverts it, opens it, turns three leaves with the right hand, reads a sentence, closes it and places it on the desk. By the use of skill, sentences reviewing all the past work may be brought out, and habits of close observation and careful description may be engandered.—Western Journal of Education.

#### Characteristics of Froebel's Method.

From a Paper read before the National Educational Association, at its Session in Baltimere, Monday, July 10, 1876.

The characteristic of Froebel's method consists just in his methods of occupying children, by permitting them to bring forth a product by their own teeble efforts. These methods awaken and develop the germs of the creative spirit, the spirit of invention, and instead of allowing the child to imitate, lead him to produce individual work. A real fusion of learning, work and play is only possible, when the objects, which serve the child in its play, are not ready made, but invite independent mental and bodily action upon them. Ready-made playthings hinder childish activity, and train to laxiness and thoughtiesaness; and hence are much more injurious than can be expressed. The impulse to activity then turns to destruction of the ready-made things and becomes at last a real spirit of destructive-ness. Also merely mechanical work of the children, that which is done without exciting the imaginative faculties, is

likewise injurious, because thereby the intellect becomes inactive. Froebel's method aims to give nothing but the material for play. The transforming of this material, wherein play and work consists, is done according to law in a free, inventive, productive manner. "Inst there," says Bertha von Marenholtz, "where the critic commonly attacks the Kindergarten, lies its highest value." It is thought by some, that Froetel gives to all children the same materials, prepared beforehand, so that they may make use of rials, prepared beforehand, so that they may make use of them; and that he obliges them to draw from these materials determined and foreseen results. But this would trammel all individuality. We do observe in some quarters a osition to make patterns and prepare elaborate for the Kindergarten; but this is deviation which annuls Freehel's principles. His method is the very opposite. The child receives only simple material, which he ca or compose into new forms within the limits of their nature The important thing is, that the teacher should be thoroughly imbued with Froebel's principle. The individualiity of children is neither constrained nor fettered whether Kindergartener knows Low to lead him to appropriative use of materials suitable to his purpose. Nothing is more difficult to set forth in Froebel's method, nor more important to be comprehended, than the application to children's plays of the most general law of creation. But it is absolutely necessary to see how this application is made by the the children, in order to appreciate the value of the mach od." Under the head: "What is required of the Kinder gartner," (compare Report of the Com. of Education of 1872 in an article on " The Object of the Kindergarten," by John Kraus) it will be seen, "that the most essential part of the whole system is the methodical arrangement of the exercises and the games, and the explanations given by Froebel to those who are to conduct them. To know them all is quite a study; to apply them well, and art; to understand their significance—their effect—the order and manner in which they ought to be given to the children, is a science It cannot be too often repeated, that nothing but long and careful study of the system and actual working, will give such knowledge of details as would enable a person to pra tice the peculiar mode of instruction, or to understand the many important points, such as the length of time to be given to each exercise, or which of these may be used

" That it is no sary to begin every art, every trade, and in short all kinds of handiwork with the elements of all knowledge, every one knows. But what the elements of all -what the elements of all work are—that every one does not know. What has been said of Pestalozzi and Froebel on this subject and repeatedly commented upon at length by Diesterweg, Baron von Marcholtz has drawn into a small compass." In order to learn to read, one must first learn the A. B. C. To be able to work productively, one must learn the A. B. C. of matter, and also the A. B. C. of things, since all things are of material nature. But this A. B. C. of things consists in their common properties, for ex-Whether v ample : form, color, size. number, sound, etc. mean artistic or industrial work, it always has to do with form, color, dimension, etc., and these organs must be carefully developed and exercised thereof, if the work is to succeed. Before object teaching in the school undertakes this practice, things and their properties have been perceived by the young denizens of earth,-perceived as an impres od. But this merely indefinite perception not yet give the A. B. C. of things clearly and definitely ordered any more than looking at books teaches the child the Now this A. B. C. of things must unquestionably precede the A. B. C. of words, since the sign (the letters presuppose the concrete to which they refer; this most or iginal of all perceptions, of all understanding and learning. een found before Froebel. The things ar their properties are certainly there, and they are also perceived by every child of sound senses, but they have not en set in order so as to be irresistibly impressed in th original and simplest elements on the still blank tablet of the child's soul. This discovery, and the clothing of it in the form of play, Froebel's general thought, and the new and important thing in his method! Only in this way is it possible that the very youngest child by his own labor, that is by self activity, can himself work out his intellectual powers in their entire individuality; and the only proper ourishment, the milk of the earliest development be ad-ninistered to the young mind. The material, which the A. B. C. of the properties of things (of all things) represent are far more easily to be combined for the as yet up-practiced organs of the child, than the letters of words unintelligible to him; the figure and image combined by himself express the soul of the child yet hidden from himself better than words could do it, just as the artist can express his idea, not in words, but only in works of art. But such a discovery of such a plastic A. B. C. is not only

work, by means of which the workman arrives at the comprehension of its theory, and thus only is labor to be raised to science, when it becomes an intellectual and individual product.

#### THE SCHOOL MASTER ABROAD.

PICTURESQUE JOURNETINGS—CITT OF WASHINGTON—HEE SCHOOLS, PUBLIC BURNINGS, AND WORKS OF ART.

Dear Journal:—On the 14th day of January last, I et

Dear Journal:—On the 14th day of January last, I et feet in this beautiful city, to see something and to enjoy for myself many objects of interest that cannot be found in any other place. On the morning following my arrival, I strolled along slowly and led by the spirit, until I approached a handsome building in Georgettewn district, called the Curtis School, named after the present President of the Washington City Board of Education. I enter, and am greeted by a tall well formed young man, the Principal, named January.

It is a model school in every respect; having broad halls and stairways, large rooms airy and comfortable, with playrooms and water closets in the basement, and having the heating apparatus and steam boilers under the sidewalk, to avoid all cause of danger in case of explosion or otherwing.

There is also attached to the school, a fine library and reading rooms on the first floor, furnished in parlor style, cosy and neat. On the same floor is an endowed Institute, to afford to indigent young people a high school education; a blessed privilege indeed.

The whole is one of the best schools that I have visited thus far throughout the land, and none that I knew of, conduct affairs better than Prof. B. F. Janney.

The second day, I devoted to the public buildings. The Capitol has a noble and commanding situation on the brow of what is known as Capitol hill, in about the centre of the plot of the city. The beautiful white dome springing so airly into the sky, is visible for miles around, while from it a magnificent view of the surrounding country may be obtained. The river is seen to emerge from the narrow gorges of the hills in the direction of the Blue Ridge, and suddenly turning from nearly an easterly to a southerly direction, and meeting with the ocean tides, it widens into a bay whose placid waters mirror the elevated slopes on either side.

The entire length of the edifice is 751 feet; from the ground to the top is 395 feet, or only 4 feet less than St. Paul's and 36 feet less than St. Peter's. The Rotunda is 96 feet in diameter and 180 feet high to the canopy, which is 65 feet in diameter. This canopy is decorated by a freeco painting by Brumidi, representing a delication of Washington, with Freedom on the right, and victory on the left, while thirteen female figures in the foreground represent the original states. At the base are six groups designed as an allegorical representation of the Revolution. The artist and his assistants received \$39,000 for their work, and the cost of the material is estimated at over \$10,000. A nearer view of this wonderful painting may be obtained from a circular platform immediately beneath the canopy, in ascending to the dome, and where we stood for two hours a rapt observer of its fascinating glories,

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It seemed as if the sky had opened, and we were permitted to look into the "Beyond."—Clouds of gold, azure and rose, seem hanging there, spanned by a raisbow, and, floating among them, forms of exquisite beauty. Grand mythological figures, symbolizing Force and Progress, appear there too, titanic—majestic; almost appalling with their great significance. The calm glorious faces of the great American dead, also look down with eyes, that seem living eyes, from out the mysterious dizzy height of the huge con-

Washington the Saviour of his country, spotheosized appears seated in majesty. On his right is the Goddess of Liberty, and on his left is a winged idealization of Victory and Fame, sounding a trumpet, and in triumph displaying the victor's palm. Before the three, forming a semicircle, are thirteen female figures. The head of each is crowned with a star. They hold up a ribbon banner on which is inscribed, E Pluribus Unum. These figures represent the thirteen original—sister states, that fought, bled, and conquered.

Jubliant, they sing and shout a glad "morning hymn" of Joy, announcing the coming dawn of man's millenial day. The drapery as well as the attitudes of these figures, and the leaves and blossoms entwined in their hair, betoken the States they represent. The subdued delicate color for the Northern states change to brighter, and deeper tints, warming into intenser hues for the Southern States. Below this centre group, are six other groups round the Canopy—representing War, Mechanics, Agriculture, Commerce, Marine, and the Arts and Sciences.—First, War represented by a female figure—Freedom, with uplifted sworu, is striking down tyranny and Kingly power,—Grey bearded Tyranny

and his companions are fleeing in dismay, while a mailed dier is vainly trying to uphold an ermined robe; discord between. Beyond the soldier is Revenge, bearing incendis between. Beyond the soldier is Revenge, bearing incendiary torches, and Anger, biting his own finger. An angry Eagle, striking with his beak, is fighting for Freedom. nics-Vulcan, the old stalwart Tubal Cain of Grecian Mythology is the colossal genius of this group. His right foot rests on a cannon; machinery, forges, mortars and can-non balls strewn around, remind of forging thunder bolts, well as combat with, and victory over the giant forces of nature, and making them subserviant to human will and s.—Agriculture.—This conception is softly beautiful purposes.—Agriculture.—This conception is solid, in all its details, as war is sublime in its exhibition of des Ceres, the Goddess of Harvests and Fields tructive power. with the horn of plenty, is in the centre. Young America, with Liberty Cap of red, is consigning to Ceres the control over a pair of vigorous horses which are being hitched to an American reaper. In the foreground is a luxuriant mass of collific American vegetation. Flora is gathering flowers, ad, lingering near is a child. Beyond is Pomona with a sket of iruit. Commerce.—Mercury holds in his hand a prolific American vegetation. bag of gold, to which he is directing the attention of Robert Morris, the Financier of American Revolution.

It was he who guided to a successful issue the entangled cuniary embarrasments of our country in its struggles for independence. Alas! for himself, he died bankrupt.

Soxes of merchandise, and bales of goods, with men at work among them are to be seen

The group Besides, symbolizes the Marine.—Neptune, in marine state, bearing his trident, in his car accompanied by idents, is emerging astonished from the deep. beautiful Aphrodite-Venus-born of the sea foam risen from the waves, holds in her hand the Atlantic Cable, given her by a winged cherub, and is about dropping it in-The Arts and Science.-Minerva, the Goddes of Wisdom, stands gloriously prominent, with helmet and spear, as she sprang full grown from the brain of Jupiter. ek attitudes, but with glowing faces, attentive to h teachings, are Benjamin Franklin, Printer and Philosopher. Robert Fulton of steamboat renown, and S. B. Morse generally acknowledged inventor of the Magnetic Telegraph. There are boys with wondering eyes, and expressive gestures, listening to the instructions of a school teach.

In foreshortening, coloring and proportion, its position dy of effects to b e produced at an altitude of nearly two hundred feet, and whether considered as regards the conceptions of the artist, the perfection of oring and drawing, the faultless grouping, or the pecuflar characteristics that adapt it to the concave surface which it is painted and to the great distance from which it must be viewed, the picture is a master piece of art.

The great painting is over 205 feet in circumfered base; and from the base to the top nearly 21 feet, Its diameter is nearly 67 feet, and it covers an area of 4664 square feet. Signor Brumidi has done his work well and grandly.

The circular wall about the sides of the Rotunda is divided into eight panels, occupied by historical paintings, each 10 feet high and nearly 12 feet long. Four of them are illustrative of Revolutionary events, and were executed by Colonel John Trumbull, of Conn., an aid-de-camp to Wash ington, They represent the Surrender of Cornwallis, at on; The Surrender of Burgoyne, at Saratoga; The Declaration of Independence; and the resignation of the nmand of the Army by Washington

The other four paintings are respectively: The Embarktion of the Pilgrims, by Weir ; The landing of Colu by Vanderlyn; DeSoto's Discovery of the Mississippi, by Powell; and the Baptism of Pocahontas, by Chapman.

These Paintings, contain many portraits painte and deserve particular attention on account of their value as thoughtful representations of noted people, and episode our history as a nation.

In the Corcoran Art Gallery on Pennsylvania Ave, th one painting descriptive of the First chapter in the his ory of America, and worthy of careful observation.

nand of Spain, ordered the most learned Astro ers and Cosmographers to confer with Columbus and exam ine into the grounds on which he based his proposition to reach the Indies by a direct western course; instead of considering the matter in the light of scientific reasoning, th mbly in conformity with the bigotry of the times miled the idea of the spherical form of the earth which Columbus advanced, with citations from the writings of se who held the idea of the antipodes incompatible with he historical foundation of their faith.

The monks and others are believers in old manuscripts nd books, but have no faith in the wisdom of their day. They examine a map of the earth drawn by the Alex-anderian Monk Comas of the 6th Century, and recognized as true in all christendom, showing the earth to have the hape of an oblong plate, resting on columns.—In the fore

3)

Sted demeanor are denouncing the new sticory, and forcing into silence the discoverer, who stands contemplating them with calm dignity and inspired confidence. Such is the scene. When you visit Washington, do not fail to see this

The old hall of Representatives is now used as a National Hall of Statuary. It is said to have been modeled after the remains of a Grecian theatre at Athens. It is semicircular. The roof is supported by columes of variegated marble from quarries on the Potomac

Congress passed an Act July 2nd, 1864, setting apart this eautiful chamber as a hall of statuary and inviting each and all of the states to formish statues, in marble and brons of citizens renowned for civic of military services. eroic statue of Ethan Allen is one of the best in the coun try: standing on the right of it, and immediately between the marble columns, you can hear, from the peculiar accus-tic properties of the hall, the slightest whisper uttered in any part thereof.—while in deep meditation of the scenes witnessed around me, I was suddenly startled by some one whispering in my ear. I turned quickly but saw no person near; again, and again the delusion was repeated, until los ence, I examined the marble columns and even the floor to find some opening through which, the suppose froliesome spirit, or party, might be detected in their trick upon an inn ocent visitor. But my search was in vain,-Occasionally a loud laugh would break into my ear, and then I grew more perplexed, and deeply confused at the altuation of things, and turning abruptly to leave the annoying ce ; it shouted at me, Gimme chaw ter but invisible pres baceker, will yer? I was about to respond with much warmth, Go to the ——! when strange to behold at the oposite side of the hall, appeared my tormentor in the sh of a colored servant of the house, good naturedly accepting from another servant, the chew of tobacco in question. I at once stepped over to him, and questioning him upon the culiarities of the place, he cheerfully furnished, and I as willingly accepted a peaceful solution of the mys-

While visiting the Senate chamber, I was surprised to see one half of the audience composed of colored people; and in the house of Representatives, nine-tenths of the ce were of the same complexion. They are as thick as black-berries in the Capitol city.

The Franklin School building for white children, and the or building for colored, are the finest sch that I have seen thus far in my travels. JOHN OAKLEY

#### PERSEVERANCE.

AN AUTOBIOGRAPHY .- BY BODERIC GRAY.

My parents were in humble circumstances; they had a numerous family and many privations to contend with. The first thing I remember of my father was a constant expres sion of his; "Set a stout heart to a steep brae," and—"Try it again; never be beat; step by step brings the mountain w." My mother was of a disposition precisely similar to my father. The expressions of my honored parents were the rudiments of my education. They left an impression up-on my heart and my brain before I was sensible of what an sion was. There is often a great deal more conveyed through a single sentence than we are apt to imagine. Our future destiny may be swayed by the hearing of one little word. From the hour that a child begins to notice the objects around it, from that moment every one takes it in their arms, every object around it, become its instructors. I am sing; but I wish here to jot down something on the word "education"

Some years ago I met with a modern Job who said he had read through the large edition of Johnson's Dictionary, and I regret having neglected to ask the gentleman wh he met with any word so abused and misunderstood as the poor polysyllable—education. Many wise people consider it to mean a multitude of words—of dead words and living words, of words without symbols ; or in plain language the say, (or they act as if they said) that education means to make a man's head a portable lexicon of all languages.— This is what they term the classical education. 8 step farther; they shake their heads in contempt at the tre word-men; they maintain that education means also certain figures whereby something is learned concerning pounds and pence, square inches and solid inches. Here th general idea of education terminates—and this is the education mercantile and mathematical. There is a third cla who affirm that the word means the macademizing, on small scale, of blue stones and grey ones; in describing coets and planets; in making the invisible gases give forth the in darkness—and this is the scientific education. Thus light in darkness the artillery of all the three is directed against the "head." per of an oblong plate, resting on columns.—In the fore—the poor "heart" is suffered to remain in a state of untutor—and, are three monks, who with uplifted hands, and ex—ed barbarity and ignorance. And in all this parade concern—

ing what education in reality imparis it is overlooked that the heart is the soll where the first seeds of to be sown, watered, praned and reared with tenderness.— And it is not until the heart has become a sturdy savage hardened in ignorance, that any attempts are made to curb it within the limits of moral obligation,

A more incorrect idea cannot be conceived by a rational nan than supposing that education begins by learning to know that or e letter is called A, a second B, and a third C. Education begins with the first glance which the mother ws upon her child, in answer to its first smile; the mother is the most important teacher; her eye only can express the first shadows of right and of wrong; it is her's to each love, gentleness, gratitude ; to give a direction and a coloring to the embryo passions which shall mark the future character and destiny of her yet infant child. But it is afterwards necessary that a teacher equally affectionate and efficient be provided who must mature the education just begun. By an infant school I would not mean a room wh a hundred children may be crowded together in an unhealthy atmosphere. The situation and comforts of the school are est as important as the nature of the instruction or the qualities of the teacher. The situation should be siry and althy, the room well ventilated, with a playground attached where the teacher should mingle in their sports and direct them as an elder playmate, while they regard him as such, and in return love him as a parent ; their sports, their tempers, their little wrongs or quarrels all become monitors in the hands of the teacher to render his infant charge the future good men, or the excellent won

The school room is only changing the scene of amusement and tasks which I remember were to me the very essence of pain and punishment, are rendered to them an exquisite pastime. The pence table they carol merrilly to some air. With two or three sets of merry motions they shant the multiplication table, which affords them all the hilarity of chasing a butterfly or romping on the meadow. They are not so much taught by words as by bringing the thing signified under their observation. The object of infant school is not to make prodigies, not to make ignorant parents vain of their children, bu; to make them happy in their children. It is not so much the quantity of what they learn that is to be regarded, as the quality. They will learn obedience and the government of the temper, habits of order—method, cleanliness, courtesy.

To return to my history. True my father did not know much of what the world calls education; but he knew what the want of it was; and it was his ambition that his children should not suffer from the same want. His inc not exceed ten shillings per week. yet he provided food, clothing and ecucation for five sons and four daughters, all of whom knew the common branches but who in the higher branches were the equals of the richesh farmer's sons in the neighborhood. Every Saturday my father, in his homely way, examined our books and slates. I was deputed to exe my brothers in grammar. And these words closed the night's studies-"New, children, persevere. Always strive to be at the head of your class.'

I wanted three days of completing my thirteenth year when I left the school, but then I had read Horace and gun Homer, and was acquainted with Euclid. I was to be come tutor in the family of a Colonel Mortimer, of the East India Co.'s service. I was to be at once the playmate and instructor of two boys, one five, the other seven. But his family contained another child, Jessie' Mortimer, a girl of

Five years passed away ; I was eighteen and the children under my tuition were to be removed to a public school. Colonel Mortimer had procured for me a situation as a clerk to a broker in London. The associations of the place had become to me a home. I was wandering in the woods of the satate : the swallows twittered together as if to summon them to a gathering and departure ; the wild-pigeon cooed e twilight despened the plaintiveness of its strain increased; my thoughts were too deep for words.

I looked up ; and Miss Mortimer stood before me. I trembled, but I saw the color sade from her cheek. I beheld her ready to fall. I caught her. "Jessie, pardon me !—spoak." "Sir !—Roderic?" I took her hand. "Sir" she said, " will not pretend to misunderstand you; but remember the difference that exists in our situation ference." I rushed away. "There is a dif-

I took my departure toward London. The broket to whom ded was a Mr. Stafford. He received me civilly but coldly. In a few weeks I became acquainted with the minutise of a broker's office. There were clerks : and three years had not passed until I occupied one of the chief seats in the counting-rooms.

I was passing up Oldgate; a person stopped me exclaiming, "Roderic!" "Esau!" I returned; for his name was Esau Taylor. "The same—your old schoolfellow." Hunger sat upon his cheeks; his whole apparel was the laughingstock of the wind ; [but my father had taught me to despi

no one however humble. Taylor was the son of an extensive farmer. "Ha! Esan, my dear fellow, when did you come to town." "Several weeks ago." "And what have you been doing?" "Nothing." "Well, meet me in this house to-morrow. You were good at figures. I think I can do something for you. I doubt not but that you may yet become the managing-clerk of this establishment." "Thank you! thank you!" and he grasped my hands.—"Ah! there is no necessity for thanks; I am a plain, blunt person; I did not know you personally in the place of my mativity, but I remember seeing you. I know your friends, and as a townsman it will give me pleasurs to serve you." I asked him to dine with me; we talked of old times; I pledged Miss Mortimer in a bumper; but Esan sat as calm as a judge with the black cap upon his head; I marvelled him.

§ I sat there; I forgot the passing time. At length I looked around—no Esau was present—I was alone. I was ashamed; I had abused the time and the confidence

I was ashamed; I had abused the time and the confidenof my employer. I was wretched.

It was two days before I ventured to call at the office where I was a confidential clerk. My master passed me as I entered. He did not notice me. My place had been supplied by Taylor. "Impossible!" I exclaimed. "Deem it so," said my informant. "But you have cherished an adder that has stung you; and you are ignorant of the world and the people in it."

I had furnished Taylor with wearing apparel. A few days after, I met him arrayed in my garments; he passed me with a supercilious air as though! I were a being only fit to be despised.

In a few months I soon found myself in a state of destitution. I was glad to accept of employment as copying clerk to a law stationer at a salary of seven shillings a we He increased my pay to a guines. Within twelve mor he gained me a situation in the office of an eminent solicito where I was engaged at a salary of £100 a year. I was again equal to my position at the time I had met Taylor. It be ne a part of my employment to draw up abstracts pleadings. I had drawn out a brief which was to be placed in the hands of one of the most eminent counsel at the bar; he was pleased with it; and inquired who had done it; my employer introduced me to him. He suggested that I should prepare myself for the bar and offered to assist me. Thro his interest I was admitted a student of the Inner Temple. I allowed myself five hours out of the twenty-four for re pose ; the rest I devoted to hard study and to the duties of assistant reporter to a daily newspaper. In due time I was called to the bar. . . . I expected to struggle for years with the genteel misery of a briefless barrister.

Now, Taylor, although hated by his fellow-clerks for his duplicity, had become a partner, or had a small share in the firm of the broker But he wanted the whole. To accomplish his ends be made overtures of marriage to the broker's only child, a delicate young woman. The father reluctantly consented. Mr. Stafford lived but a few months after their union, bequeathing to his daughter his fortune; and within a year and a half she followed him to the grave, her death no doubt hastened by cruel treatment.

I was sitting one evening in my "chambers," poring over a volume of old statutes, mincing a biscuit and sipping a glass of cold water, when my cld employer, the solicitor, stood before me, and he had a brief in his hand.

"Well, Roderic," said he, "I am now determined to bring you out. Here is a case that may make your fortune. There are fifty guiness as a retaining fee, and my fair client to morrow may give you fifty more as a refresher."

"What is the case?"

"That, your brief will explain to you. I may state that your client, the defendant, is an orphan daughter and sole surviving child of an officer who had extensive dealings with a house in the city. The prosecutor was his broker.—After the father's death the prosecutor proposed marriage to defendant, which she rejected. He has now stimulated by revenge, set up a fictitious claim for £20,000 which he all leges her father owed to the house of which he is now at the head. I trust to prove the debt is fictitious and the documents he holds bearing the colonel's signature, are forgeries."

I took the brief and read the words, "Taylor aget. Morti

I gained the cause and with it also won the hand of Jessie Mortimer. Taylor was committed to prison so stand his trial for the forgeries.

THE Cherokees have eighty common schools; the Chick asaws fourteen; the Choctaws two public and fifty district schools; the Creeks three public and thirty district schools

A Boston idea is to provide practical schools to mechanica. Machine shops are to be established in which instrucon may be supplemented with work.

#### Results of a Study of the Science of Education

Sm. Bartle Frere said, in one of his lectures in Scotland, that "the acknowledged and growing power of Germany is intimately connected with the admirable education which ody of the German nation are in the habit of recelving," The education of which Sir Bartle Frere thus speaks, is the direct result of that very science which is so erally unknown and despised, because unknown, by our cultivated men, and especially by many of our most em teachers. When this educated power of Germany, which has already shaken to its centre the boasted military reputation of France, does the same for our boasted comm reputation, as Sir Bartle Frere and others declare that it is even now doing, and for our boasted engineering reputation as Mr Mundella predicts it wili do, unless we look about us in time, the despisers of the Science of Education will adopt a different tone, and perhaps confess themselves in error at all events, they will betake themselves to a mod and respectful silence. No later back than January last the Times contained three letters bearing on Sir Bartle Frere's assertion that the increasing commercial importance of Germany is due mainly to the excellence of German education. One writer refers to the German Realschulen or Thing-Schools and to the High Schools of Commerce, in both of which the practical study of matters bearing on real life is conducted. Another writer, an ex-chairman of the Liverpool Chamber of Commerce, says; "I have no hes itation in stating that young Germans make the best busien, and the reason is, that they are usually better educated : I mean by this, they have a more education imparts to them accuracy and precision. Whatever they do is well and accurately done, no detail is too small to escape their attention, and this engenders a habit of thought and mind, which in after life makes them shrewd and thorough men of business. I think the maintenance of our commer cial superiority is very much of a schoolmaster's question. A third writer speaks of the young German clerks sent out to the East as "infinitely superior" in education to the class of young men sent out from England, and ends by saying ; "Whatever be the cause, there can be no question that the Germans are outstripping us in the race for commercial superiority in the far East

Some persons, no doubt, will be found to cavil at these statements; the only comment, however, I think it necessary to make is this; "Germany is a country where the science of education is widely and profoundly studied, and where the art is conformed to the sciences." —PAYME.

#### Anecdote of Telegraphing.

I think the most curious fact that I have ever heard of the electric telegraph, was told me by the cashier of th Bank of England, 'Once upon a time,' then, on a certain Saturday night, the folks at the Bank could not make the balance come out correct by just £100, This is a very serious matter in that little establishment. I do not mean the cash, but the mistake in arithmetic, for it requires a world of scrutiny. An error in balancing has been known, I am told, to keep a delegation of clerks from each office at work sometimes the whole night. A hue and a cry was, of course, made after this £100, as if the old lady in Threadedle street would be in the Gazette for want of it. Luckily on Sunday morning, a clerk in the middle of a serm dare say, if the truth was known, felt a suspicion of the sh through his mind quicker than any flash of the h itself. He told the chief cashier that perhaps the truth fla telegraph itself. mistake might have occurred in packing some boxes of specie for the West Indies, which had been sent to South-The suggestion was immediately acted upon. race, lightning against steam ! steam with eight and forty ours the start. Instantly the wires asked. " Whether such el had left the harbor?" "Just weighed anchor," was the reply, "Stop her!" frantically shouted the tele graph. It was so done. "Heave up on deck certain boxes graph. It was so done.

marked so and so; weigh them carefully." They were
weighed; and one—the delinquent—was found heavier by just one packet of a hundred sovereigns than it ought to be said the mysterious telegraph. debited with just £100 more, and the error was corrected without ever looking into the boxes or delaying the voyage an hour. Now that is what we call doing busi-

VIRGINIA.—The Virginia Agricultural and Mechanical College at Blocksburg, has now 255 students in attendance. Tultion is free to 132 State Students and is \$20 per half year to the other students. Table board is to be had at \$6.50 a month, for furnished room and board is \$15 a month.

The regular appointments of State Students are made by County School Boards. Numerous vacancies have to be filled by the Faculty, for which, or for catologues, apply to C. L. C. Minor, who is the President. The electoral commission is composed of five members from the Senate, five from the House of Representatives, and five Justices of the Supreme Court. We subjoin a state ment giving the names and ages of the members of the Commission, and the institution from which each graduated. It will be noticed that three of the Commission—and they are among its ablest members—never received a college education:

roll o or newston	AT DISTRICT	post operated by some of more	HUNDA WY	
Name.	Age.	Educated at.	State.	Occupation.
Judge Bradley	63	Rutgers	N. J.	Judge.
Judge Clifford	74	Hampton Inst.	Me.	- A 2 0 4
Judge Field	80	Williams.	Cal.	
Judge Miller	61	Transylvania.	Ia.	-44
Judge Strong	.09	Yale.	Pa.	- 44
Sen. Bayard	48	Flushing School.	Del.	Lawyer.
Sen. Edmonds	.49	Common School.	Vt.	and I de
Sen. Frelinghu	y'n 59	Rutgers.	N. J.	44
Sen. Morton	54	Miami.	Ind.	
Sen. Thurman	. 63	Common school.	0.	3 1.44
Rep. Abbott	61	Harvard.	Mass	
Rep. Garfield	- 45	Williams.	0.	Harrier H
Rep. Hoar	51	Harvard.	Mass	
Rep. Hunton	. 54	Common school	. Va.	- 44
Rep. Payne	66	Hamilton.	0.	Banker.

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Napeleon I. one day, riding in advance of his army, came to a river, which it must be immediately crossed. "Give me," said the Emperor to his engineer, "the breadth of this stream." "Sire, I cannot," was the reply. this stream." "Sire, I cannot, entific instruments are with the army. "Tell me the true entific instruments are with the army. "Sire, be reasonable." "Ascertain at once the width of this river, or you shall be deposed from your office." The engineer drew down the cap-piece on his helmet till the edge of it just touched the deposed from your office." site bank; and then, keeping himself erect, turned upon his heel and noticed where the cap-piece touched the bank on which he stood. He then paced the distance from his position to the latter point, and turned to the Emperor, saying, "This is the breadth of the stream, approximately." The distance to the opposite bank is one radius in a circle of which the position of the observer is the centre; and if now he wheels round the radius, of course the radius here is just as long as the radius yonder, for things which are equal to the same thing are equal to each other.

Many of the teachers of this city had the good fortune to know that woman so remarkable for always going about doing good—Mrs. T. C. Doremus. She has been conspicuous at all kinds of needed humanitarian and christian work. She was the first president of the Nursery and Child's Hospital; she fostered many important charities, she gave personal aid and attention to the poor and neglected; she was deeply interested in foreign missionary work, and was the founder of the woman's missionary society. Here, said the speaker at her funeral is her epitaph as written by Paul: "will reported of for good works—she hath lodged strangers—she hath washed the saints feet—she hath relieved the afflicted—she hath diligently followed every good work."

NEBRASKA.—The catalogue of the Normal School, Peru, for 1875-6 gives forty-nine pupils in the higher course and 145 in the elementary, of whom 106 are ladies and 86 genlemen. The faculty has eight!members. "The elementary course is adapted to prepare teachers for common ungraded and lower grade schools." The higher course requires three years and "is intended to qualify teachers for high or union schools, or to fit them for duties of Superintendent." The examination for admission is moderate. It is in arithmetic to percentage; in Guyot's Intermediate Geography, or equivalent; in Swinton's or Hadley's Language Lessons, or equivalent; in reading and spelling.

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#### NEW YORK, FEB. 17, 1877.

The columns of the JOURNAL are open for discussions of subjects pertaining to education. Let those who have practical skill communicate it to others.

The Legislature of Ohio has raised an excitement among the publishers, by proposing that the State should procure manuscripts and publish its text-books for the pupils of the public schools. It is quite doubtful whether this is the best plan. Why not ask for propositions from the various publishers to supply all the schools with arithmetics, geographies, grammars, etc., for less than five years, and let the lowest bidder have the job?

The meeting of the Book Trade Association this week will be an opportunity to carry out the excellent recommendations of M. Armstrong, (of Scribner. Armstrong & Co.) to reduce the retail price of books. The price of everything else has gone down-why not books. Especially should this apply to school books. Let the books that are to go into the hands of the people be made substantially and cheaply. Mr. Armstrong's idea of low, fixed, uniform prices and discounts is one will find acceptance with buyers.

Have not our schools labored under the hallucina tion of graded schools long enough? The ball was set rolling about twenty years ago, and now it has ac quired sufficient velocity to do a good deal of damage. It has progressed so far that the latest-style-ofteacher cannot manage but one grade, no more than your true servant-girl can work in a house lacking all the modern improvements. Is there no such thing as a school unless the teacher has all the pupils arranged into distinct and progressive grades? Classification for the sake of encouraging labor is one thing; grading, making a business of differentiating is quite another.

This is an excellent opportunity for the teacher who follows the progress of events, to instruct his pupils in our mode of electing a President. Mr. Page used to to tell a fine story of a teacher who when taunted with having voted for John Tyler for Vice-President, replied that he did not vote for him, that he scratched his name off. This gave infinite delight to the hangers-on at the country store where the incident occured. At an Institute where he told this story, a teacher remarked, "I don't see any joke in that,"—which brought down the house - most of it. Mr. Page thought the last joke better than the first.

Here we have the complaint of one of the most

ardent friends of education-himself constantly writ-

ing and thinking on the subject.

We obtained a teacher from -- Normal School. The first question was 'Is it a graded school?' And we hear scarcely anything except concerning the different grades. My head fairly swims. I thought we procured the teacher to teach the school. She seems to think she is there to grade it. Why all this fuss about thirty-two pnpils?

Why, indeed.

Prof. Huxley says man is an automaton, and advances a good many facts to sustain his novel position. It is to be feared that the graded system is making automatons of the teachers. They perform certain things in a wholly mechanical way. They follow the things in a wholly mechanical way. same routine year after year. The pupil goes from one grade into another, he is drilled in each, examined in each and finally graduates. It is certainly wonderful to see. It reminds one of Hawthorne's "Rail Road to the Celestial City." The passengers were hurried swiftly along-no Hill Difficulty, no Giant Despair, no troubles in Vanity Fair, there was a fear, however, that entrance among the Blest would be denied them. Yet it was a good rail-road all the

And some how this graded system fails to educate in its best and truest sense, . Is it not because it puts strait-jackets on our teachers? It certainly paralyzes the educating power of many of them.

There is no economy so shortsighted, so contrary to the first principles of true thrift as reducing the amount paid for education. When a man has a journey to make, his first thought and expense is for the food and care of his horse. Our western towns understand this. They build excellent school houses, they make no stop on account of expense-and all in a most selfish spirit-not because they want education more than we of the East do, but because they know there are no other means of getting it.

So far Governor Robinson stands alone in his glory! Of all the states only the Empire State has pronounced in favor of cutting off the appropriations of education! An honest shame must have been felt by the farmers of old Oneida, Otsego, Chenango, and Genessee when they read the Governor's plan of saving money. If some of his venerated predecessors in that honored chair he occupies, do not rise from their graves to protest against the indignity done to the reputation of the State by his strange rocommendation so cut down on light, knowledge, and culture, it love to study. A figure is given of each animal m will not be for want of sufficient cause.

#### GO FORWARD.

"Speak to the people that they go forward." There is a temptation felt by every teacher to stop study as soon as he has obtained a certificate. But the certificate only says he has an elementary knowledge of language, physics, and mathematics. It does not offer any warrant for his slackening effort to know. Shall one ground his fitness to be a teacher on the fact that ten or twenty years ago he "passed an examination?" What does a lawyer do? His days and nights are spent in reading, reading, reading. views of judges and lawyers on law questions, are constantly examined as soon as uttered; it is a necessity from which he cannot escape. He feels that his pro-fession is a growing; one there is something uttered to day that gives a new aspect and application to an old thought. Any teacher who has turned from his profession to that of law knows for the first time perhaps what work means. It is grinding, despotic work that is before him; and the lawyer who performs this intelligently becomes by that very process a power. Hence lawyers are sought for rather than teachers to do public work. They have their minds ready to apply any work, because they are always working with

Now the teacher to excel must follow such an example. As soon as he obtains his certificate he must consider himself on the first step of the ladder. Why not continue the efforts that have brought him thus far? Why not read history extensively? Why not pursue mathematics for a couple of years? Why not study botany, chemistry or biology? Why not study the sciences and art of teaching ?-- a terra incognito to most preceptors? In fact why not go forward.

There are now in St. Louis 26 kindergarten schools; half esemble in the forenoon and the other half in the after noon. The estimated expense for the current year is \$3,300, not including salaries. It is thought that the expense for salaries will be more than balanced by the advanced grade the pupils will take when admitted to the district schools. Each pupil in these schools is charged one dollar a quarter, noic however being excluded on account of inability to pay. There are nearly one hundred ladies that act as volunteer its (without salary) in these schools. These ladies are said to be both energetic and intelligent. They desire to acquire a practical knowledge of kindergarten methods. Miss Sasan E. Blow was the founder of Kindergarten in St. She cannot but take pride in the results of her work. We presume that the palm for taking the most advanced steps in the establishment of this kind of schools must be awarded to St. Louis. Will other cities follow?

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#### BOOK NOTICES.

THE CHILDHOOD OF THE ENGLISH NATION, by Ella S. Armitage, New York. ] G. P. Putnam's Sons.

The aim of this book is to awaken an interest in the study of English history, which is here brought down to the end of the twelfth century. The study of history is entered upon by but few. There are many who read something about it. To know it well there must be a taste started and about it. To know it went there must be the young. The he who has done this has written well for the young. The true meaning of things in history is penetrated by but few. We need somehow to know how the people of the past thought and felt; we must know some of the agencies that caused them so to think, and feel. As history is usually written, the results only are shown. The author of this volume has undertaken to show how the English grew together in thought and national ideas. Her task has reat one, and yet she has produced a very readable volume. It will serve as a good introduction to volumes that treat these subjects more elaborately.

FOURTEEN WEEKS IN ZOOLOGY, by J. Dorman Steele, Ph. A. S. Barnes & Co., N. Y.

This work is prepared upon the same general plan as the remainder of the valuable works by the same author. It es the same features, brevity, directness of states uch a presentation of the subject as will lead the pupil to interesting anecdotes, and curious facts are given in its co-pious yet well selected notes. The author has done his work most acceptably. The youth of America owe him thanks for the infinite pains he has been at to render knowl-edge both acceptable and obtainable. He evidently studies over the subject until his own mind is not only clear but aglow, he then writes with his eye upon his class. The subject of this volume is one that deserves attention. Long before the pupil can enter upon the study of physiology, mistry or natural-philosophy or astronomy, he learns names and characteristics of many animals. A teacher properly prepared could do a great service to even young children, by telling them of their habits, and this volume will greatly aid them. It is neatly printed and illustrated by the anterprising publishers.

The sequel to Race Education on Bace Deterioration, will be delivered by Prof. S. Boyce, at Standart Hall, cor. 42nd street and Broadway, Tuesday evening, Feb. 20th. Our readers know from former reports of Prof. Royce's lectures, that great research and comprehensiveness of treatment may be expected in the handling of his subject. We hope to see teachers and parents as all interested in the well-fare of the masses attend, this lecture.

Mr. Smith, of Syracuse, has introduced into the Assembly, a bill providing that the State of New York shall go into the publication of school books, and that no books shall be ed in the schools save those published by the State. Five commissioners are to be appointed by the government "who shall be commissioners and authors," who are to be paid ten dollars a day, besides clerk hire, etc.,

### NEW YORK CITY

### CITY NOTES.

The attendance at male department of G. S. No. 69 is rapidly increasing, and the need of additional teachers is felt. Mr. Elgas, the principal, is drawing in the children; for they feel that they receive benefit by attending. The class of pupils is good, and the school will take a high rank.

SEVERAL matters drew out a full attendance at last week's meeting of the Board. Among the Principals present were Mears. Beers, Litchfield, Elgas, Moore, Forbes, Boyle, Pettigrew, J. D. Robinson, Silber, Sprague, Carlisle, Du Bois, Babcock, T. O'Brien and C. L. Reason; also Vice-Principals Williamson, C. F. Olney, Hess and Goldey; also Superintendents Kiddle, Calkins, Jasper, Jones, Harrison and Schem.

The attractive questions were—the difficulties in the 7th ward; the disposition of Mr. Maple's case; the salary matter, reductions of salary in G. S. No. 29, and appointments of several Principals and Vice-Principals. Miss Franklin has sent in a complaint against the trustees of the 7th ward, as well as one against Miss Anna M. Marsh, principal of the F. D. G. S. 12. Whatever may be the merits of the case, it is one of the best things in the New York Public School system that a teacher can appeal to the Board of Education.—The teachers owe a debt of gratitude to the former Clerk of the Board, Mr. Thos. Boese, for securing for them this valuable privilege. Mr. B. W. Maples sent in his resignation, his health having failed. The salary matter still remains unsettled; but the prospect is that they will not be reduced—if the Legislature can be reached.

THERE are two new phases to the teacher's kaleidoscope : no more vice-principals—no more special teachers except of drawing.

The Inspectors of the 15th and 18th wards, Meesrs. Agnew, Kimball and Abbe, sent in a handsome report for the year 1876. It is the unpaid, yet invaluable labors of such men that have brought luster on the common-school cause; their suggestions are timely and valuable.

SENATOR James W. Gerard has introduced a bill into the Senate to secure the appointment of a physician to visit the schools and report upon the health of the pupils—and draw a salary. Let Mr. Gerard and the Legislature take notice that no such officer is wanted—some one wants the place, that is all. The Board of Education have given Mr. Gerard its views on the question, and those are the views of the people who send their children to the schools. Once, nobody gave any attention to the wants of the schools, now they have become large and prosperous, and a good many are anxious to help them along. They need to be let alone,—the Board of Education can take care of them.

THERE are those who, seeing typographical errors in the pages of the JOURNAL, fondly suppose that they are unseen by us. Like yourselves, we see them—when printed. The daily papers as well as most weeklies contain errors; those who read a newspaper have a faint idea of the careful work required in putting together the hundred thousand pieces of type that are employed; mistakes easily creep in and are hard to take out. We are making good progress in learning how to manage these things, and even now present as fair a page as most papers. We heartily thank our readers for having found as little fault as they did during the first six months of 1876. What with "breaking in" a proof-reader, as well as having unskillful compositors, and our own ignorance of the mechanical part of the business, errors were "thick as blackberries."

In School No. 5 Mrs. McGill is Principal of the primary department, and with much interest we followed the exercises. We sometimes compare the task of teaching to that of a general who leads his army to vistory. Now if the teacher shall succeed, it is necessary that he shall be assisted by his subordinates in the spirit which dominates his mind. In this department the victory is sure to be gained, it she be always as well assisted as she is now by the other teachers. Special mention may be given to Mrs. Sullivan and Miss Plunkett.

WE regret that the indisposition of Miss Hazeltine of No. 19. Her place is taken by Miss Mary Wilson, and the work goes on in good style. Miss W., by her amiability, intelligence and tact, has made herself beloved and respected by both the teachers and pupils.

Mr. Gaddis (G. S. 38) has an excellent exercise in his reading class, which we witnessed on Friday last. The pupils take an ordinary peice in their reading books, and instead of the words used insert others that have the same meaning, thus; the selection:—

"The most trifling actions that affect a man's credit are

to be regarded. The sound of your haumer at five in the morning or nine at night, heard by a creditor, makes him easy six months longer, but if he sees you at a billiard table, or hears your voice at a tayern, when you should be at work, he sends for his money the next day."

May be read.

"The insignificant deeds that affect a man's standing are to be noticed. The noise of your hammer at five in the morning or nine in the evening, heard by one you owe makes him satisfied to wait a half year longer, but if he notices you playing billiards, or hears you talking in a tavern, when you should be st work, he sends for his cash the next day."

This was done with readiness and evident intelligence. Mr. Gaddis evidently knows how to get both himself and his class out of the "rut" there is so much said about.

Principal Melinda N. Clarke, of Grammar school No. 36 female department, Ninth street, near Avenue C, gave an opening reception in the new school-house Tuesday.

#### LETTERS.

It will not be possible to give in full the numerous letters that have been received for some weeks. They are on all sorts of subjects. They are ever welcome, no matter what rank you hold, if you are in earnest write to us. Ask us any and all questions. We shall if possible reply by letter. It would not be amiss to enclose a postage stamp.

Pittsburgh, Pa.

The SCHOOL JOURNAL is eagerly waited for by me. I have been many years engaged in teaching, but find yours an eminently practical paper. I am always interested in your descriptions of the New York Schools. I wish I could visit them myself.

The New York Schools deserve the high praise bestowed on them. They are not all alike. Some (we refer more particularly to the public schools) are far in advance of others.

Macon, Ga.

I must thank you for your patience in waiting for two months for my subscription. I shall, I hope be more punctual, hereafter, but teacher's salaries are not always, you know, paid with regularity. It you can give us some instruction on composition writing I should be helped. I do not care for stories. The "Invisible Power" was not to my liking.

The generality of our subscribers behave like men about their subscriptions. Now and then we have one who receives and reads but won't pay. Such, thanks to—the good mothers who brought them up, we suppose, are scarce. Some time since a teacher in—subscribed and in a few months died. Unaware of this we continued to send the paper and a bill. But one bill was not enough, neither were two or three. Finally we become curious to know more and addressed the postmaster, who informed us that the papers were taken by a brother of the deceased. Having learned this a bill was sent to this brother, but he was unable to see why he should pay although he had received and read the paper for a year!—As to composition writing it will receive attention; and as to stories, we shall give some good sketches that will please all.

Chicago, Ill.

We read the JOURNAL with increased pleasure. It gives us practical help in the school-room. I am not able to send you but two subscribers at present, but shall send more in February.

The new subscribers will be welcome; thanks for you kind aid.

Rondout, N. Y.

I am indebted for the past year which I remit, and am sorry to say I must give up taking the for year 1877. I shall miss the JOURNAL greatly but I feel too poor from various causes to continue it. Accept thanks for the good things you have brought within our reach.

Many a teacher during the centennial year has known what it is to be "cut down" in salary. One of our subscribers was receiving \$1800 a year and in June was informed that only \$1500 would be paid. He accepted the hard conditions, and like a good patriot betook himself to the Centennial Exhibition, and other recreations. In August he returned to be informed that a gentleman (?) who had formerly been principal in the same school, was willing to take it again at a salary of \$1200? He let him take it, and the town lost a good teacher as was found out to the sorrow of many parents.

Albany, N. Y.

Be sure and continue to send the JOURNAL. Do not stop it. I will pay in February. I do not wish to lose a single number. I have had it for several years and consider it invaluable

Only a live, genuine, and earnest teacher could write that

I have been waiting for sometime for an opportunity

write about some perplexities in the Grammar, or rather in our language; and I find no rule to cover the case. A writer says "On opening the door 'Pardon mademoiselle,' and so I waited an interminable period. Again I try the door only to be met with 'Pardon mademoiselle.' "Now I would be glad to know how to dispose of the French words one meets, or the Latin or Greek. Please announce through the JOURNAL

The case is not a very common one. Such words are to be left without parsing, for the supposition is that you understand no tongue but your own. "I heard" is evidently understood before the first "Pardon" etc. On stating this you proceed to say, "the next two words are Franch, and the object of heard." Next you take up "and" etc.

New York

No temptation, or influence, or command of those in power will turn me from the excellent School Journal. I know that there are some whose knees are shaking under them; "they dare not call their souls their own." This is the bane of our prefession. To please every one except themselves seems to be the effort of most teachers. Now, I work, and earn my money and f shall spend it to please myself and one way to do this is to take the School Journal. I enclose you \$2.50 and do not wait for your agent to come around.

We must confess we like the pluck of this writer. Those outside of the profession are amazed at the peculiarities of those within it and are never tired of speculating on the causes. An excessive timidity characterizes some. What will the Principal, the Trustee, the Inspector, the Commissioner say? So laboriously do they endeavor to suit all that they make a sorry figure before the world. Like Cardinal Wo.lsey, they, at the end of their career will say; "Had I but served my God with half the zeal I served my Trustee, Coumissioner, etc.) he would not now have left me" etc. New York.

New York.

I must thank you for your brave advocacy of our claims to be decently paid for our work. Whenever the speeches are made at the schools the teacher's work is pronounced invaluable. We spend years in getting ready, in learning our business, we enter it to find that with the exception of a few principals the pay is very small. But the teachers ought not to ask for better wages on any other ground than that of earning them. We earn all we are paid. That an experience of many years has taught me. You do right to present this and this argument alone in our behalf. The SCHOOL JOURNAL has always been the advocate of our cause and deserves our hearty support.

ARE THE SALARIES OF THE TEACHERS TO BE REDUCED?

MB. EDITOR:

The above question is asked of me by several of my fellow-teachers, and of course I cannot answer either affirmatively or negatively. You must be satisfied that it is, for most of us, a question of "to be or not to be."

It may be asked whether our salaries are so high that there can be anything cut from them, or whether we do not do enough work for the money paid to us. As a person interested in the matter my answer to both those questions may be regarded as partial. But probably I shall not be asked this question at all. I am confident and have many proofs of it fluring my long career as a teacher, that the Board will do everything they can for the good of the teachers. Is it economy to ask from the teachers to do their work for a less amount of money than they receive now? I believe not. Is it just to require good work for small pay? Is it possible? I believe not.]

Are there other means to economize? I believe there are, As an instance, the cost to the Board for books. Could the parents provide the books necessary for their children.— There are those who cannot pay; let books be given to them

Excuse me for taking so much space of your esteemed JOURNAL, but as you have always proved to be a friend of us I have taken the liberty of writing you my ideas, and I hope that you will give them a place in your next issue.

We call the attention of our readers, to Mrs. E. D. Wallace's announcement in another column of her third Europe can tour to England, France, Switzerland and Italy. The author of "A Woman's Experiences in Europe" is no doubt well known to many readers of the School Journal, and it may be interesting to them to learn that after the tour of Switzerland and Italy has been completed, Mrs. Wallace will open an Educational Home, in London, where lady students and tourists may reside permanently or for a short season, gaining all the benefits of the the principal's three years' residence in Europe. Artists' and students' receptions will be one of the features of the Educational Home, and from her art letters in Boston, New York, and Philadelphia journals we can judge the eminent advantages offered to all who avail themselves of the exceptional opportunity to gain much and pay Hetie.

The famine in India rages across the entire Decean, from sea to sea. The buildings for the Paris Exhibition are being erected with great rapidity. The English papers report that the Porte has offered to sell Palestine, being in seed of money. It is not impossible that Disraeli may be the first King.

#### BROOKLVN

#### MISS CHRISTIANSEN'S SCHOOL

The pupils of Miss E. Christiansen's Young Ladies' Insti tute, 960 State street, gave a very enjoyable entertainment for the benefit of the poor on Tuesday evening at St. Peter's Sunday school building, State street, near Bond. The rewas nicely arranged and a platform effected for the young ers. The programme was an attractive one, opening with Kindergarten exercises and closing with very interest ing callsthenics. The marching of the little ones was in per ing calisthenics. The marching of the little ones was in perfect harmony and very pleasing to the night. After the singing of the Primary class eight little girls represented a Bewy of I's (eyes), and very happy and sparkling eyes they proved to have. 'Das Erkennen, in German, was well rendered. 'Willie and Annie's Prayer' solicited hearty applause, for the youthful orator. 'The Noblest Hero,' a little comedy, was well received. 'Die Edelsteine' gave a chance to a young French Miss to exhibit her thorough good pronun-ciation of the German language, and she was ably assisted by three other young misses representing her children.— Then followed the 'Independence Bell, 1877.' a beautiful Then followed the 'Independence Bell, 1877.' a beautiful and well known poem, spoken with intelligence. The second part contained the 'Flower Children,' represented by twelve little girls. 'Choosing a Trade,' performed by twelve boys, lovely specimens of fine looking young America.—'Faith, Hope and Charity,' spoken in French plainly and without an accent, afforded three young ladies a chance to display their self possession. They formed a lovely tableaux, crowning Charity at the end. 'The New Year' was repre sented by a young lady in the attire of a queen, followed by Cheerfulness, Happiness and Health, but also by Care and Sickness. The two latter she dismisses and wished for this following year only pleasant companions would accompany her. This allegory was in German and extremely well ren-dered by all the young participants, 'Bee, Clock and Broom' cheered the audience, while an extra number given and entitled the 'Rival Poets' brought forth a roar of laughter .-Every piece had been carefully studied, and was performed with heart and mind fixed on their parts.

The audience expressed much satisfaction and pro

ole affair an entire success

Miss C. can congratulate herself to such pupils and the give, in another sense of the word, to the poor benefited.

A handsome sum must have been self-topleasure her charitable endeavor has given to many and will ome sum must have been realized. Mr. Matthew, president of St. Peter's Relief Association, handed Miss C. a beautiful bouquet as acknowledgment for the trouble she had taken, and the money is for the poor of Brooklyn, regardless of creed.

#### HOROKEN.

A WORD to the Board of Education. The schools, it is true, are crowded, and it is necessary to build a new build We agree therein, but beg to differ from the opinion of the Board, who think the place most convenient for such a school should be down town. There is no need of a school there. We think the best place to be on Hudson or Washington street, or any place above 11th street. But be fore erecting a new building the Board should improve the cially School No. 1 in Garden st. We do not need to tell the gentlemen of the Board the influence of th school room upon pupils and teachers. In School No. 1 there is a great want of light, an unpleasantness in the ro which make the children stay out until the last moment.— During recess pupils are obliged to remain in their respec tive rooms, etc. there being no play ground. The difference between this and most of the schools of New York is stril ing and certainly not in favor of the Hoboken schools. Let the Board improve the old schools before building a new

### Moses Refuted.

[The subjoined burlesque on the "scientific method " many good hits in it. Ep.]

"A new and violent blow has been struck at the Mossic account of creation by the discovery of an extremely important fossil in a coffee sack at Baltimore. In the center of this sack was found the skull(of a monkey. There can be no doubt as to the facts, The coffee was of the variety called Rio, and the skull was perfectly preserved. Let us dwell fur a little upon the meaning of this discovery as interpreted by the principles of geology. The coffee was 12 (saly 12%) inches in diameter, and 4 feet in height. The skull, which lay in the middle of it, was therefore 2 feet below the surface. To suppose it was violently forced into the sack, after the latter was full, would be eminently unscientific. "A new and violent blow has been struck at the Mos after the latter was full, would be eminently unscientific.
No one imagines that the fossil birds of the Old Red Sandstone dug down into that locality through the superincum-

Nothing is more universally conceded than that fessils are always found where they belong. The animals whose emains we find in the rocks of paleozoic, the meso-Gothic, and the Syro-Phoenician strats, belong, respectively, to those several systems. The fossil monkey skull was, therefore, sited in the coffee sack when the latter was half full, and the 2 feet of coffee which rested upon it was a su quent deposit. Now, it follows from this premise that mon keys existed during the early part of the Rio coffee period It is the opinion of most geologists that the Rio coffee period succeeded the tertiary period, and immediately preceded the present period. Now, no tertiary monkeys have yet been found; but the Baltimore discovery shows that monkeys existed as early as the middle of the Rio coffee period, a date far earlier than any which has hitherto been assigned

We are now in a position to inquire what is the least period of time which must have elapsed since the skull of the Baltimore monkey was the property of a live and active The answer to this question must be sought by scertaining the rate at which coffee is deposited. It is th opinion of Mr. Huxley, based upon a long and careful examination of over three hundred garbage boxes, that coffee is deposited in a ground condition at the rate of an inch in usand centuries, but the disposition of unground coffee a thousand centuries, but the disposition of unground concess almost infinitely slower. He has placed hage, coffee-mills, and other receptacles in secluded places, and left them for months at a time, without finding the slightest traces of coffee in them. Although Huxley does not hazard a guess at the rate of deposition of unground Rio coffee, Professo Tyndall dees not hesitate to say that it is at least as slow as the rate of deposition of tomato cans.

Let us suppose, as we are abundantly justified in doing

that 30,000,000 of years would be required to bring abo the deposition of a stratum of tomato cans one foot thick all over the surface of the globe, an equally long period must certainly have elapsed while a foot of the unground cof-fee was accumulating over the skull of the Baltimore mon key. We thus ascertain that the monkey in question yield ed up his particular variety of ghost and become a fossil fully 30,000,000 of years ago. Probably even this enormous period of time is much less than the actual period which has elapsed since that monkey's decease; and we may con-sider ourselves safe in assigning to his skull the age of 50,-000,000 years, besides a few odd months.

000,000 years, besides a few odd months.

In the light of this amazing revelation, what becomes of Moses with his 6,000 years? It will hardly escape notice that he nowhere mentions Rio coffee. Obviously, this omission is due to the fact that he knew nothing of it But if he was unacquainted with one of the most recent for mations, how can we suppose that he knew anything about the elder rocks-the metamorphic and stereoscopic stratas and yet it is this man, ignorant of the plainest facts of gool ogy, and of its very simplest strata, who boldly assur tell us all about the creation ! "-N. Y. Times.

#### Bacteria.

Expose boiled milk to the air. It will cool and then turn our, separating like blood into clot and serum. Place a sour milk under a powerful microscope and watch it closely. Here and there you observe a disturbance amon the globules. Keep your eye upon the place of tumult and you will probably see emerging from it a long cel-like organism (vibrios) tossing the globules as ite and wriggling more or less rapidly across the field of the microscope. It is these organisms which by decomposing the milk render it sour and putrid, i But milk may become putrid without becoming sour; examine such putrid milk microscopically and you will find it swarming with shorter organis es associated with vibrios, and sometimes alo Expose a mutton chop to the sir and keep it moist; in sun mer weather it soon stinks. Place a drop of the juice of the fetid chop under a powerful microscope; it is seen swarming with organisms resembling those in the putrid milk. These organisms which receive the common name of bacteria are the agents of all putrefaction.—TYNDALL.

AT the re union of the N. Y. Wesleyan University Club. it was decided to hold occasionally informal meetings, at which papers of an interesting character should be read. At the first Prof. John W. Draper, L.LD., will deliver his comprehensive and eloquent adcomprehensive and eloquent address on "What Science of owes to America for the past 100 Years," at the residence of S. H. Olin, Esq., No 111 East 31st Street, Monday, February 19th.

Grammar School No. 65, has a fine set of philosophical apparatus, which cost over \$2000. This was purchased, however, before Morrisaina was annexed, and can only be used in the highest class, as the course of studies does permit it to be used in any of the others.

#### New York School Journal.

PUBLISHER'S DEPARTMENT.

Joel McComber, inventor and manufacturer of McComber's patent boots and shoes and patent last. Descriptive pamph-let will be sent free on application at his store, Union square corner Broadway, entrance on 15th street, No. 27.

Visit the Elastic Truss Co , 683 B'way, which comfortably cures rupture, and you can at any time hear victims of metal trusses relate their experience in emphatic terms.

A GIPT .- J. L. Patten & Co., 162 William street, New York, will send every reader of the the SCHOOL JORNAL, who will send them their address and 3 cent stamp for postage, a sample package of Transfer Pictures, with book of instructions. These pictures are highly colored, beautiful, and are easily transferred to any object so as to imitate the most beautiful painting.

For a good and useful Christmas Present, our 27 Selflaking "Best" Printing Press, advertised in the columns of this paper, is the cheapest and the "Best" in the world, and the only low-priced Press carrying two Inking-rollers, and warranted to do fine work. It is useful to Churches and Sunday schools, to print Excursion and Festival Tickets, Programmes and Leason Leaves. Ministers, Superintendents, and Teachers can use it to advantage. The Merchant can do all his own printing, and save hundreds of dollars annually. The Boys and Girls can earn thoir own pocket money by printing Visiting and Business Cards, besides being a school of instruction and source of amuse-ment to them. Press and outfit complete is only \$101 Send a post-office stamp for catalogue to H. Hoover & Co., 50 North Ninth street, Philadelphia.

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it their highest encomiums.

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#### GOOD LIVING.

On another page may be found the adv. of "Smith's Crushed White Wheat." This is a preparation of wheat by crushing, which is more nutritious than fine flour, and is ore easily digested and appropriated by the body-thus preparing it for labor and the brain for its work. It is well calculated to develop the muscles and bones, and nourish the brain. The use of this article will largely promote the eral health

It is believed that wheat is the best grain kr ly in our climate. At all events it is conceded that it con-tains in its natural state precisely the nutrition required by the human system.

Let us look at this grain as containing nourishment for the bone. Young people—girls especially—are losing their teeth early. It is stated on the best authority that a large cause of this less is owing to the impovershment of wheat by bolting, by which the nourishment of the bone is taken

Now the Atlantic Mills are preparing this wheat in the very best manner. This is true of all the forms of preparation of wheat. For several years we have been in the habit of using Smith's flour, and can truly say that in no instance have we ever been disappointed. It has been invari-

stance have we ever been disappointed. It has been invariably excellent—and we have never been disastisfied except when occasional resort is had to flour from other sources.

Mr. Smith was brought up in the famous wheat country of New York, and has learned the flouring business in Lockport and Rochester; and along with his experienced skill he bears an ambitious pride in doing what does not always redound to the credit of some other flour dealers—furnishing the very best preparations of wheat.

mar School No. 63, is closed for repairs, consequently the adjacent schools are well filled.

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50,000	55,430 00	
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037,500 .	1.128,336 25	4
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Real estate, banking-house	248,364 71	
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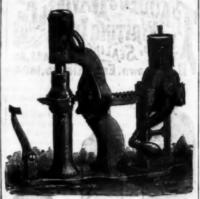
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\$82,380,188 59

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### MUTUAL LIFE INSURANCE COMPANY OF NEW YORK ON AND GEA AND

F. S. WINSTON, PRESIDENT

### For the Year ending December 31, 1876.

To Balance from 1 set account	By paid Death and Endowment Claims \$4,489,488 69  " Annutities 94,611 49  " Dividends 3,701,760 34  " Surrendered Policies and Additions 6,319,785 21  " Commissions (payment of Cur-
legiate Institute	rent and estinguishment of future) 676,967 49 Contingent Guarantee account 50,160 85 ## Expenses and Taxes 564,202 35 Balance to New account
Dr. 14 5 6 429,887 12 0 Balance	e Sheet. 77 07 07.
To Reserve at four per cent	By Mortgages on Real Estate \$60,856,200 18  " United States and State Bonds, etc

\$82,360,188 59 Fremiums deferred and in transit in the foregoing Balance Sheet, have been subjected to a reduction twenty-five per cent, by the Insurance Department, for the estimated cost of collecting the same. See

#### The Report of the Examination

THE INSURANCE DEPARTMENT.

Hon. WM, SETTH, Acting Supt. New York Insurance Department:

In accordance with instructions received from you under appointment Number 363, I report the completion of the examination into the affaire of The Matual Life Insurance Co, of New York.

Made at a time when the annual investigation by the Trustees—as called for by the company a charter—was in progress, the work was considerably facilitated by each Department representative acting with one of the said Trustees, thus giving a double force with a check that was invaluable as to the correctness of the labor performed.

the said Trustees, thus giving a double force with a check that was invaluable as to the correctness of the labor performed.

The valuations of the Policies in force have been made in the Department under the supervision of Mr. D. H. Keefer, our actuary, and have occupied his attention with that of the rest of our actuarial force not engaged in New York.

The investments of the company, with other admissible assets, make a total of \$52,076,706.87.

That the Company has been successfully managed is everywhere conceded; and it is very necessary that the custodians of this sacred trust fund should be men eminently competent to guard zealously the moneys that in the future afford the protection guaranteed by contracts with the holders of ninety-two thousand one hundred and twenty-five policies.

The Company does not need any other endorsement by the Department than is shown in the assets and liabilities enumerated below, exhibiting a surplus, as regards policy-holders, of \$10,020,579.45.

A schedule giving in detail the information necessary for valuations of property-erification of title &c. of each of the seven thousand one hundred and fifty six (1.750) mortgages has been compiled, and with a list of of uncollected and deferred premiums is now on file in the Department.

The following was the condition of the Company on December 31st, 1876:

Real Estate. ASSETS.  Bonds and mortgages. STOCES AND BONDS. Pa			\$4,286,245 40 60,856,200 18
U. B. Bonds, registered		Market Value, \$7,907,340 62	LAPCHICS
New York Cily Honds, registered Boston Water Bonds, registered Providence (R. I.) Bends, registered Charry Valley Town Bends	500.000 500.000 500.000 50.600	2,412,587 50 556,250 00 837,500 00 58,060 00 628,250 08	
City of Yonkers Bonds Buffalo City Bonds Elmira City Bonds Missouri State Bonds San Francisco Bonds Union Co., N. J. Bonds Plainfield N. J. Bonds	140,500 56,000 215-000 590,000 14,000 1,500	245,417 80 57,435 00 225,625 00 637,526 71 14,735 00 1,500 00	The count
Cash in Banks and Trust Companies Interest due and socrued Net uncollected and deferred Premiums.	.083.850	\$12,673.509 33	12,673,860 33 2,183-001 73 1,322,294 16 795,396 07

Net Value of Out-tanding Policies and Additions. Unpuld Loss's not yet due, including reselved daims Pramiums paid in advance.	\$71,081,205 00 158,250 00 24,372 43
Total Leabilitres. Surplus as regards Policy Holders.	
the education is the systematic development of the relation parameter	\$82,076,706,87

All of which is respectfully submitted, JOHN A. McCALL, JR., Deputy Supt.

JOHN A. McCALL, Ja., Deputy Supt.

The Superintendent in person was present during the examination of the United States securities, bonds and mortgages and other a octs and bonds owned by the Company, and took part in add examination. He desires to jour with his Deputy in assuring the public that the system of management and accuracy of desiring the state of the state of the state of the same and the state of the same thing to do with the loaning or investing the funds of the Company, sommand his most hearly, approved. The President and all other officers of the Gampany were most prempt and courteness in affording every information; while so perfect is the organization of each department that any special item required was at once furnished with all its necessary and estisfactory vouchers. This will account for the fact that a corporation of such vest megalistics and importance could be fully and satisfactory examined in a few weeks, which, under ordinary circumstances, would have required as many months.

WM. SMYTH, Acting Superintendent.

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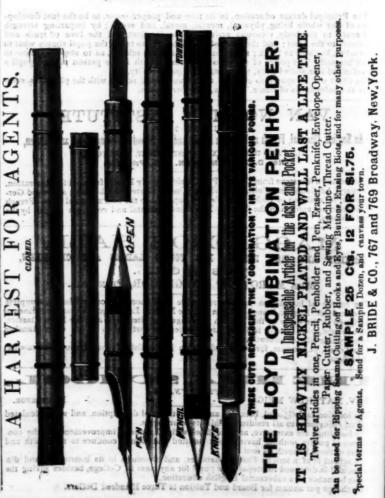
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